



FRANKLIN
TEMPLETON



BoFA SECURITIES

UNLOCK GLOBAL GROWTH

Franklin BofA World Index

Not FDIC Insured | May Lose Value | No Bank Guarantee

It is not possible to invest directly in an index.

What is the Franklin BofA World Index?

Powered by the quantitative insights of Franklin Templeton and Bank of America, the Franklin BofA World Index is designed to capture long-term growth by systematically allocating to companies around the world with the potential for high profitability. Bringing together a factor-based screen with a proprietary intraday risk management strategy and a US Treasury allocation, the index's primary goal is to achieve consistent returns.

The index's design provides the potential to capture three powerful benefits:

1



GLOBAL FUTURE

Provides exposure to an evolving global economy that has the potential to create attractive new growth opportunities.

2



SMARTER INDEX

Designed to achieve consistent returns, the index combines a factor-based screen, a proprietary intraday risk management strategy, and a US Treasury allocation.

3



POWERFUL PARTNERSHIP

Harnesses the combined history, strength, and expertise of Franklin Templeton and Bank of America—two of the industry's leading financial institutions.

1 GLOBAL FUTURE



Business is borderless and so are opportunities. Despite the growing number of investment opportunities found outside the US many people aren't adjusting their strategy to benefit from them, choosing instead to invest domestically. The Franklin BofA World Index is designed to leverage these global opportunities and may help you reach your financial goals.

Top Performing Stock Markets¹

Rank	2016	2017	2018
1	Canada	Austria	Finland
2	New Zealand	Hong Kong	New Zealand
3	Norway	Singapore	United States
US	6	16	3

Rank	2019	2020	2021
1	New Zealand	Denmark	Netherlands
2	Ireland	Austria	Austria
3	Switzerland	Sweden	Sweden
US	5	5	5

Since 1970...

The US has never been the top performing stock market

The US has been in the Top 3 just 19% of the time

The US has been outside the Top 10 46% of the time



If you search worldwide, you will find more and better bargains than by studying only one nation.”

SIR JOHN TEMPLETON
Financial Investment Pioneer

As of August 31, 2021.

1. Source: MSCI. Analysis based on the MSCI World Index which inceptioned on March 31, 1986. Data prior to the launch date is back-tested data (i.e. calculations of how the index might have performed over that time period had the index existed). There are frequently material differences between back-tested performance and actual results. Past performance—whether actual or back-tested—is no indication or guarantee of future performance. Includes only countries for which full period performance was available. The performance of countries and unmanaged indexes does not reflect expenses. The MSCI World Index is a broad global equity index that represents large and mid-cap equity performance across all 23 developed markets countries. It covers approximately 85% of the free float-adjusted market capitalization in each country. MSCI makes no warranties and shall have no liability with respect to any MSCI data reproduced herein. Indexes are unmanaged and one cannot invest directly in an index.

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2

SMARTER INDEX



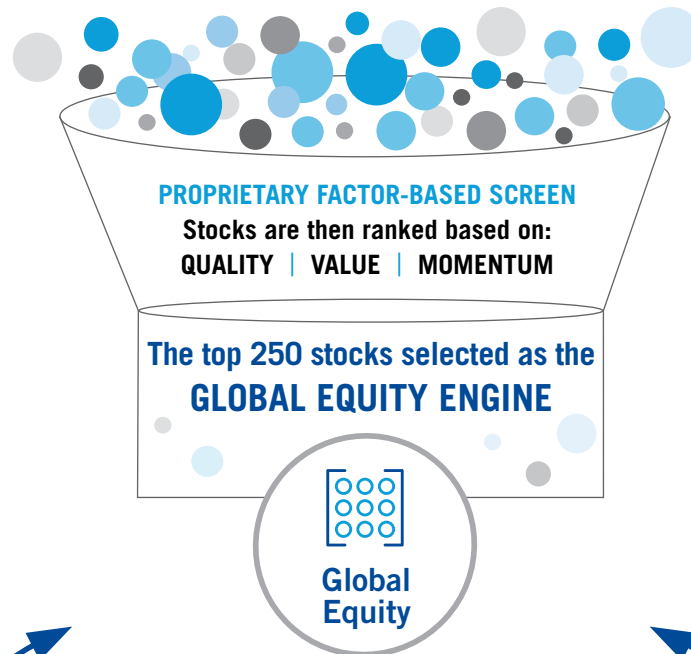
Dynamic asset allocation to adapt to changing markets

To take advantage of changing market conditions, the index systematically shifts its allocation between the equity component, the fixed income component and cash based on signals in the market.

PROPRIETARY RISK MANAGEMENT OVERLAY

This feature is designed to reduce the impact of equity and fixed income losses during volatile markets.

The equity component of the Franklin BofA World Index begins with a universe of nearly 1,700 global stocks



During periods of less volatility, the index systematically shifts exposure to the equity component with the primary goal of **boosting performance**.

VOLATILITY CONTROL



During periods of heightened volatility, the index systematically shifts from the equity component to the fixed income component, seeking to **provide balance and improve risk-adjusted returns**.

During periods of extreme volatility, cash is used as a safety net. When markets become too volatile, the volatility control systematically shifts more to cash, seeking to provide **capital preservation**.

Market volatility can change quickly and there can be no assurance that the risk management strategy will be successful. During times of extreme market volatility, the index will not be able to eliminate investment losses or capture all investment gains.

3 potential
benefits of
a smarter index:

Screen for only
the highest quality
companies from
around the world

Provide consistent
risk-adjusted
returns

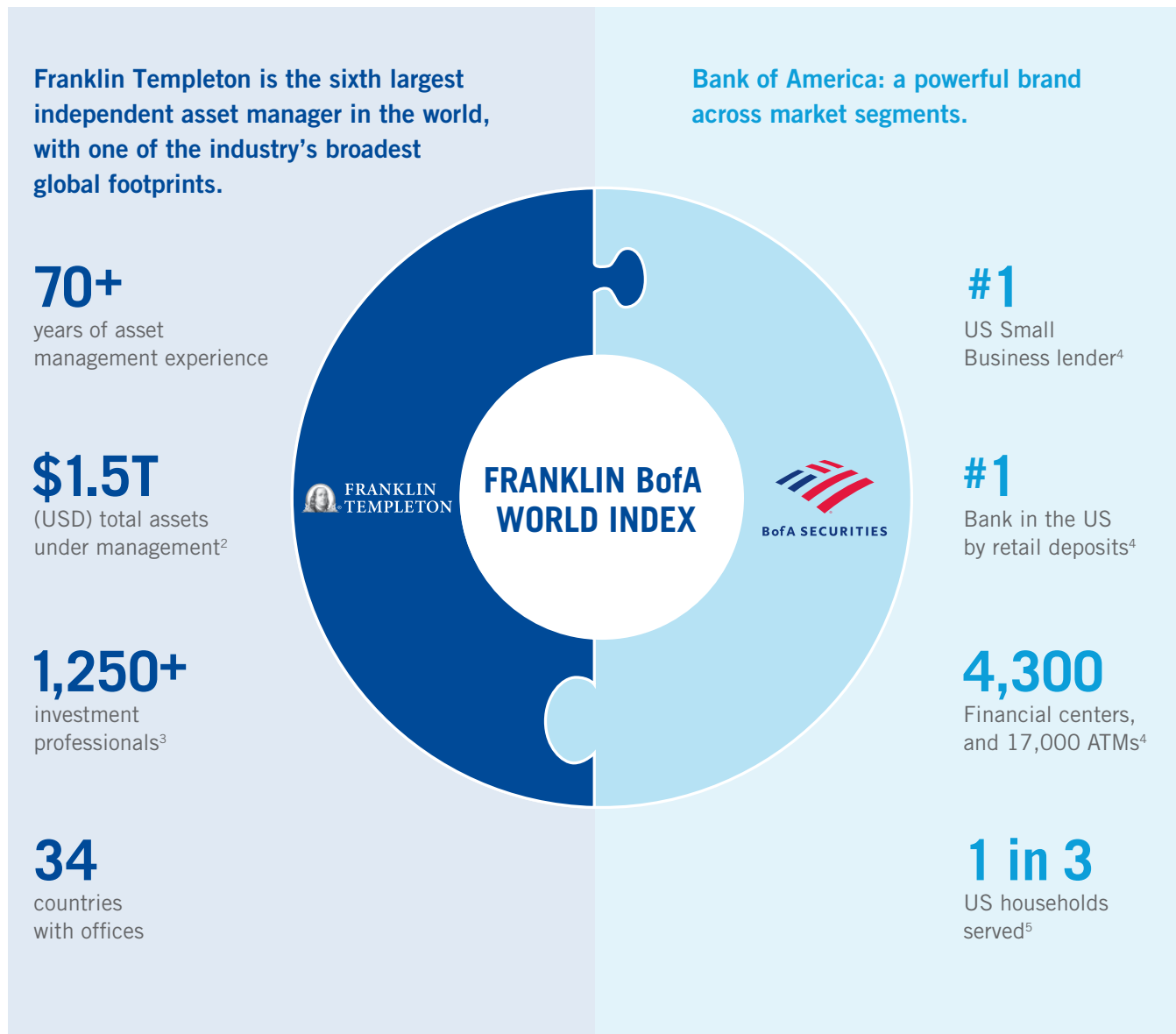
Preserve capital
during periods of
market volatility

3

POWERFUL PARTNERSHIP



Powered by the quantitative insights of Franklin Templeton and Bank of America, two of the world's leading financial institutions, the index is designed to provide balance, diversification, and access to global growth potential. Unlock the possibility of reaching your financial goals with the Franklin BofA World Index.



2. As of 9/30/21.

3. Approximate total. Investment professionals include portfolio managers, research analysts, research associates, investment support and executives of Franklin Templeton, Legg Mason and subsidiary investment management groups.

4. Source: "Coming Together in New Ways: 2020 Annual Report" bankofamerica.com.

5. 2020 Bank of America Annual Report, Bank of America Investor Relations.

IMPORTANT INFORMATION

It is not possible to invest directly in an index. There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns. Inclusion of a security within an index is not a recommendation by Franklin Templeton or BofA Securities, Inc. to buy, sell, or hold such security.

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There are risks relating to the Index discussed herein. Please request a copy of the applicable Index rulebook for risk disclosure.

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WHAT ARE THE RISKS?

Stock prices fluctuate, sometimes rapidly and dramatically, due to factors affecting individual companies, particular industries or sectors, or general market conditions. Bond prices generally move in the opposite direction of interest rates. Thus, as the prices of bonds in an investment portfolio adjust to a rise in interest rates, the performance of the Index may decline. During times of extreme market volatility, the Index will not be able to eliminate investment losses or capture all investment gains.



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